

## WHAT IS CLAIMED IS:

1. A program for controlling a bank service provider system performing banking functions,

said bank service provider system comprising:

5 a client for bank service provider to be connected to an IC card; and

a server for bank service provider performing banking functions on a user's bank account for automatic deduction in which the user's money is to be deposited, wherein

10 said program enables said server for bank service provider to execute the steps of:

causing said bank service provider to reflect a deposit by said user in said bank account for automatic deduction,

15 storing deposit information certifying said deposit into the IC card via said client for bank service provider, and

transferring the money to pay for the use of credit service on the basis of a financial status in which said deposit information is reflected from said bank account to said credit service provider system.

20 2. The program according to Claim 1, wherein

said bank account is a common bank account for pooling sums to be transferred to said credit service provider system and allows no withdrawal by any user once he or she has made a deposit in it.

25 3. The program according to Claim 1, wherein

said deposit information includes at least the sum deposited.

4. The program according to Claim 1, wherein

at the step of storing deposit information certifying

5 said deposit into the IC card,

said program enables said server for bank service provider to execute the steps of:

encrypting said deposit information with a public key of said credit service provider system; and

10 assigning a signature with a secret key of said bank service provider system.

5. A program for controlling a credit service provider system performing credit service,

said credit service provider system comprising:

15 clients for credit service provider each to be connected to an IC card; and

a server for credit service provider which has a financial status database for managing data related to financial statuses of users and performing credit service, wherein

20 said program enables said server for credit service provider to execute the steps of:

receiving from the IC card, via one of said clients for credit service provider, deposit information certifying a deposit by a user into a bank account for automatic deduction;

25 causing said deposit information to be reflected in data

related to financial status managed by said financial status database;

determining the availability of credit service to said user on the basis of said data related to financial status and  
5 providing credit service to the user via said clients for credit service provider; and

receiving a transfer of payment for the use of said credit service from a bank account managed by said bank service provider system performing banking functions.

10 6. The program according to Claim 5, wherein  
said bank account is a common bank account for pooling sums to be transferred to said credit service provider system and allows no withdrawal by any user once he or she has made a deposit in it.

15 7. The program according to Claim 6, wherein  
said deposit information includes at least the sum deposited.

8. The program according to Claim 6, wherein  
at the step of causing deposit information to be reflected  
20 in said data related to financial status,

said program enables said server for credit service provider to execute the steps of:

verifying with a public key of said bank service provider system with a signature assigned to said deposit information;

25 and

decrypting said deposit information with a secret key  
of said credit service provider system.

9. The program according to Claim 7, wherein

at the step of determining the availability of credit  
5 servicetosaiduseronthebasisofsaiddatarelatedtofinancial  
status and making the credit service available,

said program enables said server for credit service  
provider to execute the steps of:

causing said sum deposited in said deposit information  
10 to be temporarily reflected in the credit limit in said data  
related to financial status; and

assessing the temporarily reflecting credit limit in  
comparison with the sum of a requested transaction on credit.

10. An IC card with a built-in IC chip comprising a memory  
15 and a communication unit, wherein

said IC card receives from a bank service provider system  
performing banking functions, via the communication unit,  
deposit information certifying a deposit by a user into a bank  
account for automatic deduction, stores said deposit  
20 information into said memory, and

when said user is to make use of credit service, provides  
said deposit information stored via said communication unit  
to a credit service provider system performing said credit  
service.

25 11. The IC card according to Claim 10, wherein

said bank account is a common bank account for pooling sums to be transferred to said credit service provider system and allows no withdrawal by any user once he or she has made a deposit in it.

5           12. The IC card according to Claim 11, wherein  
said deposit information includes at least the sum deposited.

10           13. The IC card according to Claim 12, wherein  
in storing said deposit information into said memory or  
providing said deposit information which is stored,  
said bank service provider system and credit service  
provider system exchange in advance public keys matching secret  
keys they respectively hold.